

JMH HEALTH PLAN (HMO)

COVERAGE PLAN DESCRIPTION	A not for profit Health Maintenance Organization that provides a broad range of medical services through an extensive network of providers. Includes over 2000 primary care physicians and specialists and 24 hospitals in Miami-Dade and Broward counties and featuring the University of Miami/Jackson Memorial Medical Center. The JMH Health Plan has served Miami-Dade County for more than 20 years and was ranked highest for overall satisfaction for the commercial HMO for both adult and children members in the Florida HMO Report 2003. Website: www.jmhhp.com
DEDUCTIBLES/COPAYMENTS	Co-payments \$10 Physician office visit \$50 Emergency Room (waived if admitted) \$7/\$20/\$35 Prescriptions for 30 day supply - Open Formulary Mail Order: \$14/\$40/\$70 for 90 day supply
PHYSICIANS	Choose any physician from the network of affiliated JMH Health Plan physicians.
IN-HOSPITAL PHYSICIAN SERVICES: Surgery/Visits & Consultations Anesthesiologist	Benefits payable at 100% when provided or arranged by the JMH Health Plan.
OUT-PATIENT PHYSICIAN SERVICES: Office visits for illness	\$10 copayment per visit.
Office visits for injury	\$10 copayment per visit.
Diagnostic X-Rays, Lab Tests, X-Ray Treatments	100% when provided or arranged by JMH Health Plan.
Pediatrician 1) Medically Necessary (Illness)	\$10 copayment per visit.
2) Preventive (Child Health Supervision Services)	\$10 copayment per visit.
Routine Physical	\$10 copayment per visit.
Obstetrical/Gynecological	\$10 copayment per visit. No referral needed for 1st OB/GYN visit.
Hospitalization *Note: These hospitals are not full service hospitals but are contracted for specialty or specific services only.	Benefits payable at 100% at following affiliated hospitals: MIAMI-DADE COUNTY Anne Bates Leach • Aventura • Cedars • Health South Doctors • Healthsouth Larkin • Hialeah • Jackson North Maternity Center • Jackson South Community Hospital • Kendall Regional • Miami Children's • Miami Heart • North Shore • Palmetto General • Parkway Regional • South Shore • University of Miami/Jackson Memorial Hospital & Clinics BROWARD COUNTY Plantation General • Memorial Hospital West • Memorial Hospital Pembroke • Memorial Regional Hospital • University Medical Center • Westside Regional Medical Center
Hospital/Surgical Requirements: Precertification of hospital confinements	All non-emergency inpatient confinements and physician/surgeon charges are precertified through the JMH Health Plan.
Drug & Alcohol Treatment Inpatient:	Covered at 100% up to 30 days inpatient per year.
Outpatient:	Limited to 30 outpatient visits per year. \$10 copayment per visit.
Mental & Nervous Disorders Inpatient:	Covered at 100% up to 30 days inpatient per year.
Outpatient:	Limited to 30 outpatient visits per year. \$10 copayment per visit.
Other Services Ambulance Vision	100% when medically necessary. 100% for eye exam per 12 months. ** \$10 dispensing fee, 100% thereafter for select lenses and frames; for one pair

	<p>of glasses per member per calendar year.</p> <p>Contact lenses not covered, 20% courtesy discount is available for professional fees and materials.</p>
Prescription Drugs	<p>\$7 per generic**, \$20 preferred brand name, \$35 non-preferred brand prescription or refill up to 30 day supply at participating pharmacies (includes prescription contraceptives). If member selects brand when generic is available, member pays difference in cost plus brand copay.</p> <p>Mail order available 2x copay for 90 day supply.</p>
Durable Medical Equipment (DME)	<p>100% of pre-authorized durable medical equipment, orthotic braces and prosthetic devices obtained through a JMH Health Plan provider. \$25 co-payment per item, per medical condition. Maximum benefit \$500 per year.****</p>
Out of Area 1. Emergency 2. Non-emergency	<p>100% after \$50 copayment (Worldwide).</p> <p>Not covered.</p>
	<p>**See plan literature for details regarding vision benefit limitations and exclusions.</p> <p>***See plan literature regarding purchase of non-generic drugs.</p> <p>****See plan literature for benefits and limitations of DME products.</p>